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July 2, 2025

Via ECF  
Honorable Mark E. Hall, U.S.B.J.  
United States Bankruptcy Court  
Dr. Martin Luther King Building & U.S. Courthouse  
50 Walnut Street  
Newark, New Jersey

**RE: 24-20183-MEH  
LESTER B. SMITH, Jr.  
Certification of Default of Standing Trustee**

Dear Judge Hall:

Please accept this letter as an objection to the Certification of Default filed by the Chapter 13 Trustee. I have been unable to communicate with the debtor to prepare an executed certification to oppose the Trustee's certification.

I anticipate I will be able to locate the debtor and communicate the debtor's position as to the Trustee's filing before any hearing date scheduled by the Court.

This case was confirmed in February, and we are currently working to modify the debtor's mortgage and save his principal residence.

Because of the importance of this case to the debtor, I respectfully request that a hearing be scheduled in this matter.

Respectfully,

A handwritten signature in blue ink, appearing to read "Avram White", is enclosed in a rectangular box.

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Avram White, Esq.